

Certificate Number: 12433-MIW-DE-022521877

Bankruptcy Case Number: 11-09673



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 2, 2014, at 7:24 o'clock PM EST, Kenneth Rowe completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Michigan.

Date: January 2, 2014 By: /s/Ariana Martinez

Name: Ariana Martinez

Title: Counselor